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EXAMINER

BLECK, CAROLYN M

ART UNIT

PAPER NUMBER

3626

DATE MAILED: 11/06/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/603,303

Applicant(s)

LORENZ, SCOTT

Examiner

Carolyn M Bleck

Art Unit

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 25 September 2003.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-11, 13-18 and 20-22 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-11, 13-18 and 20-22 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s) 13.
- 4) ☐ Interview Summary (PTO-413) Paper No(s). _____.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____.

DETAILED ACTION

Notice to Applicant

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 25 September 2003 has been entered.
2. This communication is in response to the RCE filed 25 September 2003. Claims 1-11, 13-18, 20-22 are pending. Claims 1, 3, 9, and 16 have been amended. Claims 12, 19, and 23-27 have been cancelled. The IDS statement filed 15 September 2003 has been entered and considered.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1-2, 5-11, 13-18, and 20-22 are rejected under 35 U.S.C. 103(a) as being unpatentable over Borghesi et al. (5,950,169) in view of Burchetta et al. (6,330,551).

(A) As per claim 1, Borghesi discloses a system for managing insurance claim processing comprising:

(a) a communication server for insurance claim management comprising a processor coupled to memory, wherein the memory is embodied as a mass storage device and storing a program constructed using known software tools and languages, wherein the program is used for (col. 5 line 50 to col. 6 line 13, col. 7 line 54 to col. 8 line 2, col. 10 lines 50-56, and col. 20 lines 33-50):

transmitting, from a remote computer, a predetermined amount of data related to calculating a total loss valuation to the server, wherein the predetermined amount of data is input by a user through a user interface, wherein the total loss valuation is then sent back to the remote computer (Figure 1, 7, col. 21 lines 29-35 and col. 23 lines 17-34);

(b) at least one remote computer terminal comprising a processor coupled to memory, wherein the memory is embodied as a mass storage device and storing a program constructed using known software tools and languages, wherein the program is used for (col. 5 line 50 to col. 6 line 13, col. 7 line 54 to col. 8 line 2, col. 10 lines 50-56, and col. 20 lines 33-50):

inputting and outputting data pertaining to an insurance claim through a graphical user interface (col. 23 lines 17-34); and

sending an insurance claim data file over a network to the communication server, wherein the data file contains data on the insured, data on a claim, and data on satisfying a claim (col. 20 line 55 to col. 21 line 17 and col. 22 lines 19-40).

Burchetta discloses standard PC computer including a computer program communicating over the Internet with a web server for creating web pages, wherein the computer program implementing the computerized dispute resolution system of claims begins by a user opening a web browser and accessing the system website, wherein the user is prompted by a menu with a series of options (col. 1 lines 39-50, col. 2 lines 40-55, col. 5 line 20 to col. 6 line 10, col. 8 lines 1-30, col. 10 line 13 to col. 12 line 45). Furthermore, Burchetta includes a real time system for the entry of claims and settlement offers (col. 5 lines 20-40), wherein the computer program provides for logging into the system to edit or view cases/claims by entering a username and corresponding password, wherein if the username and password do not match those known in the system, the user is shown an error screen with the option to try again, wherein if the user has logged in before with the same computer, his or her username may already be entered into the system, and the server which distributes the web pages checks the user's password against the username (col. 1 lines 39-50, col. 2 lines 40-55, col. 5 line 20 to col. 6 line 10, col. 8 lines 1-30, col. 10 line 13 to col. 12 line 45, col. 18 line 15 to col. 19 line 27) (reads on "wherein the first set of program instructions comprise a sequence of steps established dynamically in real time" and "wherein the second set of program instructions comprise a sequence of steps established dynamically in real time.") Burchetta includes upon logging into the system, for the user add or edit a claim, wherein the add/edit screen includes a "submit" button, which send the information entered on the website to be checked for formatting, wherein the screen points out missing or improperly formatted text, or returns the text for verification, and

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wherein if the text is accepted, the data is sent to the database for entry as an addition or update (col. 1 lines 39-50, col. 2 lines 40-55, col. 5 line 20 to col. 6 line 10, col. 8 lines 1-30, col. 10 line 13 to col. 12 line 45, col. 18 line 15 to col. 19 line 27) (reads on ““wherein the first set of program instructions comprise a sequence of steps established dynamically in real time” and “wherein the second set of program instructions comprise a sequence of steps established dynamically in real time.”) The functions of the aforementioned features of Burchetta’s system are implemented using computer program modules, such as Javascript objects or Cold Fusion Script (col. 10 line 13 to col. 12 line 45, col. 18 line 15 to col. 19 line 27).

At the time the invention was made, it would have been obvious to one of ordinary skill in the art to include the dynamic features of Burchetta within the system of Borghesi with the motivation of providing a reliable and scalable platform for use in a claims processing system to give users easy and effective access to information and resources (Burchetta; col. 18 lines 40-55) and providing users with the ability to settle claims easily, effectively, and inexpensively (Burchetta; col. 1 lines 30-36).

(B) As per claim 2, Borghesi discloses the insurance claim data file comprising data gathered concerning the extent of damage or injury suffered by the insured, insurance claim settlement information including data on satisfying a claim such as estimates and a total loss calculation for a claim (col. 2 lines 50-59, col. 5 lines 5-15, col. 22 lines 54-63, and col. 23 lines 4-16).

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(C) As per claim 5, 11, and 18, Burchetta discloses a communication linkage being the Internet (Figure 1, col. 2 lines 41-54).

Borghesi and Burchetta do not expressly disclose the Internet protocols being HTTP. However, when communicating information from a server to a browser over the Internet, the protocol almost universally used is HTTP, and the skilled artisan would have found it an obvious modification to include communicating using the Internet and HTTP within the system taught by Borghesi and Burchetta with the motivation of increasing the ease of access to information and calculations from a remote computer (Borghesi; Fig. 3 and col. 10 lines 28-45) including reducing the time to access information.

(D) As per claim 6, Borghesi discloses the server and remote computer terminals format and send data over a network using TCP/IP (Fig. 2 and col. 11 lines 44-52).

(E) As per claim 7, Borghesi discloses at least one remote computer and a network connecting the computers to a server (Fig. 2 and col. 20 lines 33-50). The remainder of claim 7 repeats the same limitations of claim 1, specifically with regards to the steps performed using the apparatus of claims 1, and therefore claim 7 is rejected for the same reasons given above for claim 1, and incorporated herein.

(F) As per claims 8, 15, and 22, Borghesi discloses an insurance claim data file comprising data gathered concerning the extent of damage or injury suffered by the

insured, insurance claim settlement information including data on satisfying a claim such as estimates and a total loss calculation for a claim (col. 2 lines 50-59, col. 5 lines 5-15, col. 22 lines 54-63, and col. 23 lines 4-16). Borghesi also includes repairing the damaged object (col. 15 lines 64 to col. 16 lines 22). Borghesi fails to expressly disclose the one or more treatments of bodily injuries. However, it is respectfully considered that repairing a damaged object is considered a form of treatment to fix the damaged object. The skilled artisan would have found it an obvious modification to include treatments of bodily injury within the system taught collectively by Borghesi and Burchetta with the motivation of efficiently managing an insurance claim workflow by performing, evaluating, and documenting all tasks when processing a claim (Borghesi; col. 2 lines 20-30).

(G) Method claims 9-10 and 13-14 repeat the subject matter of system claims 1-2 and 6, respectively, as a series of steps rather than as a set of apparatus elements. As the underlying apparatus elements of claims 1-2 and 6 have been shown to be fully disclosed by the collective teachings of Borghesi and Burchetta in the above rejections of claims 1-2 and 6, it is readily apparent that the method disclosed collectively by Borghesi and Burchetta includes the steps performed by the apparatus. As such, these limitations are rejected for the same reasons given above for method claims 1-2 and 6, and incorporated herein.

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(H) Claims 16-17 and 20-21 repeat the subject matter of system claims 1-2 and 6, respectively, as a carrier medium comprising computer instructions to carry out the functionality of the system from method claims 1-2 and 6. As the underlying apparatus elements of claims 1-2 and 6 have been shown to be fully disclosed by the collective teachings of Borghesi and Burchetta in the above rejections of claims 1-2 and 6, it is readily apparent that the programs embodied in a mass storage device or memory of a computer (col. 5 line 50 to col. 6 line 13, col. 7 line 54 to col. 8 line 2, col. 10 lines 50-56, and col. 20 lines 33-50) disclosed by the collective teachings of Borghesi and Burchetta provides the means to carry out the functions of the system. As such, these limitations are rejected for the same reasons given above for method claims 1-2 and 6, and incorporated herein.

5. Claims 3 and 4 are rejected under 35 U.S.C. 103(a) as being unpatentable over Borghesi et al. (5,950,169) and Burchetta et al. (6,330,551) as applied to claim 1, and further in view of McKee et al. (6,272,482).

(A) As per claims 3, Borghesi and Burchetta fail to expressly disclose a rules engine.

McKee includes an expert business system, including a knowledge base and an inference engine, relying on a large number of business rules applied to insurance claims and losses (col. 1 lines 5-36 and line 58 to col. 2 line 7 and col. 4 line 24 to col. 5 line 30).

At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to include the aforementioned features of McKee within the system taught collectively by Borghesi and Burchetta with the motivation of assisting an insurance company, in particular in claims processing, in making various business decisions by automatically implementing established procedures of the company (McKee; col. 1 lines 37-47).

(B) As per claim 4, Burchetta discloses using a web browser to access a central database over the Internet by entering data through web pages, wherein a claimant is able to access the web browser to submit demands for a claim, and wherein a web server creates the web pages for entering the data (col. 2 lines 55-67, col. 3 lines 45-64, col. 4 lines 17-48, col. 5 lines 20-40, col. 6 line 65 to col. 7 line 5, col. 9 line 52 to col. 11 line 35, col. 14 line 50 to col. 15 line 31, col. 18 line 25 to col. 19 line 27, col. 26 line 58 to col. 27 line 5). The motivation for combining Burchetta within Borghesi is given above in claim 1, and incorporated herein.

Response to Arguments

6. Applicant's arguments filed 25 September 2003 have been fully considered but they are not persuasive. Applicant's arguments will be addressed below in the order in which they appear in the response filed 25 September 2003.

(A) At pages 7-17 of the 25 September 2003 response, Applicant argues that the cited art, taken in combination, does not appear to teach or suggest all of the claimed limitations of Applicant's invention.

In response, the Examiner respectfully submits that neither of the Borghesi, Burchetta, and/or McKee references were ever applied as references under 35 U.S.C. 102 against the pending claims. As such, the Examiner respectfully submits that the issue at hand is not whether the applied prior art specifically teaches the claimed features, *per se*, but rather, whether or not the prior art, when taken in combination with the knowledge of average skill in the art, would put the artisan in possession of these features. Regarding this issue, it is well established that references are evaluated by what they suggest to one versed in the art, rather than by their specific disclosures, *In re Bozek*, 163 USPQ 545 (CCPA 1969). The issue of obviousness is not determined by what the references expressly state but by what they would reasonably suggest to one of ordinary skill in the art, as supported by decisions in *In re DeLisle* 406 Fed 1326, 160 USPQ 806; *In re Kell, Terry and Davies* 208 USPQ 871; and *In re Fine*, 837 F.2d 1071, 1074, 5 USPQ 2d 1596, 1598 (Fed. Cir. 1988) (citing *In re Lalu*, 747 F.2d 703, 705, 223 USPQ 1257, 1258 (Fed. Cir. 1988)). Further, it was determined in *In re Lamberti et al*, 192 USPQ 278 (CCPA) that:

- (i) obviousness does not require absolute predictability;
- (ii) non-preferred embodiments of prior art must also be considered; and
- (iii) the question is not express teaching of references, but what they would suggest.

According to *In re Jacoby*, 135 USPQ 317 (CCPA 1962), the skilled artisan is presumed to know something more about the art than only what is disclosed in the applied references. In *In re Bode*, 193 USPQ 12 (CCPA 1977), every reference relies to some extent on knowledge of persons skilled in the art to complement that which is disclosed therein.

According to *Ex parte Berins*, 168 USPQ 374 (Bd. Appeals), there is no statutory limitation as to the number of references that may be used to demonstrate obviousness...not what references expressly state but what they would reasonably suggest to one of ordinary skill in the art. In *In re Conrad*, 169 USPQ 170 (CCPA), obviousness is not based on express suggestion, but what references taken collectively would suggest.

In this case, each limitation recited in claims 1-11, 13-18, 20-22 has been addressed by the Examiner as either being fully disclosed or obvious in view of the collective teachings of Evans based on the logic and sound scientific reasoning of one ordinarily skilled in the art at the time of the invention, as clearly detailed in the remarks and explanations given above, and incorporated herein.

As such, it is respectfully submitted that Applicant appears to view the applied references in a vacuum without considering the knowledge of average skill in the art.

In reference to Applicant's specific argument at pages 8-13 that the applied prior art does not teach an insurance claim processing server to both collect insurance claim information and estimate a value of an insurance claim, the Examiner respectfully disagrees.

Firstly, it is noted that claim 1 does not recite the disputed limitation "collect insurance claim information. Although the claims are interpreted in light of the specification, limitations from the specification are not read into the claims. See *In re Van Geuns*, 988 F.2d 1181, 26 USPQ2d 1057 (Fed. Cir. 1993). If Applicant intends for the insurance claim processing server to collect insurance claim information, then the Applicant should amend the claims to include this feature.

Secondly, the Examiner respectfully submits that the applied references do teach the claimed limitation of an insurance claim processing server to estimate a value of an insurance claim. Borghesi discloses a communication server that is a specialized server dedicated to insurance claim management or a general wide area network provider where the server is capable of passing claim information back and forth between a personal computer and the server over a network (col. 5 line 50 to col. 6 line 13, col. 8 lines 29-49), wherein from a remote computer, a predetermined amount of data related to calculating a total loss valuation is transmitted to the server, wherein the predetermined amount of data is input by a user through a user interface at the remote computer, wherein the total loss valuation is then sent back to the remote computer from the server (Figure 1, 7, col. 18 lines 50-65, col. 21 lines 29-35 and col. 23 lines 17-34).

Lastly, the Applicant argues that the Applicant's system is configured to determine insurance claim estimates as defined in the specification. It is respectfully submitted that the specification citations relied upon by the Applicant do not provide a positive definition of the claimed step of determining insurance claim estimates.

Instead, the cited passages use non-committal language that only describes the features which "may be" included in the claimed step in various embodiments. Such descriptions fail to define the required step of insurance claim estimation. As such, the Examiner has given the claim language the broadest interpretation and has applied art accordingly.

In reference to Applicant's specific argument at pages 13-15 that the applied prior art does not teach a sequence of insurance claim processing steps established dynamically in real time.

Firstly, the Applicant argues that the claimed sequence of insurance claim processing steps established dynamically in real time is defined within the specification. In response, it is respectfully submitted that the specification citations relied upon by the Applicant do not provide a positive definition of the claimed sequence. Instead, the cited passages use non-committal language that only describes the features which "may be" included in the claimed sequence of insurance claim processing steps established dynamically in real time in various embodiments. Such descriptions fail to define the required the sequence of insurance claim processing steps established dynamically in real time. As such, the Examiner has given the claim language the broadest interpretation and has applied art accordingly.

Thus, it is the position of the Examiner that Burchetta's features of:

- a standard PC computer including a computer program communicating over the Internet with a web server for creating web pages, wherein the computer program implementing the computerized dispute resolution system of claims

begins by a user opening a web browser and accessing the system website, wherein the user is prompted by a menu with a series of options (col. 1 lines 39-50, col. 2 lines 40-55, col. 5 line 20 to col. 6 line 10, col. 8 lines 1-30, col. 10 line 13 to col. 12 line 45);

- a real time system for the entry of claims and settlement offers (col. 5 lines 20-40), wherein the computer program provides for logging into the system to edit or view cases/claims by entering a username and corresponding password, wherein if the username and password do not match those known in the system, the user is shown an error screen with the option to try again, wherein if the user has logged in before with the same computer, his or her username may already be entered into the system, and the server which distributes the web pages checks the user's password against the username (col. 1 lines 39-50, col. 2 lines 40-55, col. 5 line 20 to col. 6 line 10, col. 8 lines 1-30, col. 10 line 13 to col. 12 line 45, col. 18 line 15 to col. 19 line 27) (reads on ""wherein the first set of program instructions comprise a sequence of steps established dynamically in real time" and "wherein the second set of program instructions comprise a sequence of steps established dynamically in real time."); and
- upon logging into the system, for the user add or edit a claim, wherein the add/edit screen includes a "submit" button, which send the information entered on the website to be checked for formatting, wherein the screen points out missing or improperly formatted text, or returns the text for verification, and wherein if the text is accepted, the data is sent to the database for entry as an

addition or update (col. 1 lines 39-50, col. 2 lines 40-55, col. 5 line 20 to col. 6 line 10, col. 8 lines 1-30, col. 10 line 13 to col. 12 line 45, col. 18 line 15 to col. 19 line 27) (reads on ""wherein the first set of program instructions comprise a sequence of steps established dynamically in real time" and "wherein the second set of program instructions comprise a sequence of steps established dynamically in real time.")

are a form of Applicant's claimed sequence of insurance claim processing steps established dynamically in real time. Furthermore, the Examiner notes that Burchetta's verification process is based on data entered by users, where if a user enters the correct information, the user gains access to the system, and where if a user does not enter the correct information the user does not gain access to the system. Burchetta's system "dynamically" determines which step a user will proceed to, either entering the system or reentering data. In addition, Burchetta's system for submitting data includes the step of accepting the data if it is correct or asking the user to resubmit the data if incorrect. Burchetta's system "dynamically" determines which step a user will proceed to based on the user's input. Thus, based on the Examiner's interpretation of the given claim language, the Examiner maintains the position that the features of claim 1 are taught by the applied references, and thus the rejection is maintained.

(B) Applicant's remaining arguments given at pages 16-17 of the response filed 25 September 2003 rely upon or rehash the issues addressed above, and are therefore moot in view of the responses given in section 6(A) above, and incorporated herein.

(C) At pages 17-19 of the 25 September 2003 response, Applicant argues that the features of claims 3 and 4 are not taught by the applied references.

In response, all of the limitations which Applicant disputes as missing in the applied references have been fully addressed by the Examiner as either being fully disclosed or obvious in view of the collective teachings of Borghesi, Burchetta, and/or McKee, based on the logic and sound scientific reasoning of one ordinarily skilled in the art at the time of the invention, as detailed in the remarks and explanations given in the preceding sections of the present Office Action, and incorporated herein. One cannot show nonobviousness by attacking references individually where the rejections are based on combinations of references. See *In re Keller*, 642 F.2d 413, 208 USPQ 871 (CCPA 1981); *In re Merck & Co.*, 800 F.2d 1091, 231 USPQ 375 (Fed. Cir. 1986).

In addition, it is respectfully submitted that the test for obviousness is not whether the features of a secondary reference may be bodily incorporated into the structure of the primary reference; nor is it that the claimed invention must be expressly suggested in any one or all of the references. Rather, the test is what the combined teachings of the references would have suggested to those of ordinary skill in the art. See *In re Keller*, 642 F.2d 413, 208 USPQ 871 (CCPA 1981).

Conclusion

7. The prior art made of record and not relied upon is considered pertinent to Applicant's disclosure. The cited but not applied prior art teaches a method and

apparatus for obtaining data from vendors in real time in the insurance industry (6,584,467).

8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Carolyn Bleck whose telephone number is (703) 305-3981. The Examiner can normally be reached on Monday-Thursday, 8:00am – 5:30pm, and from 8:30am – 5:00pm on alternate Fridays.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas can be reached at (703) 305-9588.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Receptionist whose telephone number is (703) 306-1113.

9. **Any response to this action should be mailed to:**

Commissioner of Patents and Trademarks
Washington, D.C. 20231

Or faxed to:

(703) 872-9306 or (703) 872-9326 [Official communications]

(703) 872-9327 [After Final communications labeled "Box AF"]

(703) 746-8374 [Informal/ Draft communications, labeled
"PROPOSED" or "DRAFT"]

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Hand-delivered responses should be brought to Crystal Park 5, 2451 Crystal Drive,
Arlington, VA, 7th Floor (Receptionist).



CB

October 28, 2003



JOSEPH THOMAS
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600